

Please amend the Claims to read as follows:

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B1  
1. (Amended) A method for a risk carrier to assume monetary risks from a plurality of risk cedents, comprising the steps of:

- (a) posting on a server by said risk carrier of a plurality of proposals to assume selected risks of respective risk cedents such that said proposals are viewable through a computer network;
- (b) initializing on said server an available risk assumption capacity of said risk carrier associated with said proposals;
- (c) enabling electronic submission by any one of said cedents of one of said proposals to assume selected risks associated with said cedent as an offer by said cedent to cede a selected risk for acceptance by said risk carrier;
- (d) electronically accepting, by said risk carrier, said offer submitted by one of said risk cedents;
- (e) electronically recalculating said available risk assumption capacity upon accepting said offer; and
- (f) electronically withdrawing from availability for submission as an offer any of said proposals whose acceptance by said risk carrier would reduce said

available risk assumption capacity, as recalculated,  
below a selected amount.

B/  
cont

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B2 5. (Amended) A method for a risk carrier to assume monetary risks from a plurality of risk cedents, comprising the steps of:

- (a) posting on a server by said risk carrier of a proposal to assume a monetary risk of selected risk cedents such that said proposal is viewable by said selected risk cedents through a computer network;
- (b) initializing on said server an available risk assumption capacity of said risk carrier to accept said proposal from said selected risk cedents;
- (c) enabling electronic submission by any one of said selected risk cedents of said proposal to assume a monetary risk as an offer to cede the monetary risk for acceptance by said risk carrier;
- (d) electronically accepting, by said risk carrier, said offer submitted by one of said selected risk cedents;
- (e) electronically recalculating said available risk assumption capacity upon accepting said offer; and
- (f) electronically withdrawing said proposal from availability for submission as an offer to cede the monetary risk if further acceptance of said offer would reduce said available risk assumption capacity, as recalculated, below a selected amount.

8. (Amended) A method for ceding a plurality of monetary risks from a risk cedent to a risk carrier, comprising the steps of:

- B3
- (a) posting on a server by said risk carrier of a plurality of proposals to assume a plurality of risks of said cedent such that said proposals are viewable by said cedent through a computer network;
  - (b) initializing on said server an available risk assumption capacity for an amount of risk said risk carrier will assume from said risk cedent;
  - (c) enabling electronic submission by said cedent of any one said proposals to assume a plurality of risks as an offer to cede the plurality of risks for acceptance by said risk carrier;
  - (d) electronically accepting, by said risk carrier, said offer submitted by said cedent;
  - (e) electronically recalculating said available risk assumption capacity upon accepting said offer; and
  - (f) electronically withdrawing from availability for submission as an offer any of said proposals which have not been submitted for acceptance and whose acceptance would reduce said available risk assumption capacity, as recalculated, below a selected amount.

BH 11. (Amended) A method for a reinsurer to sell treaty type reinsurance to a plurality of selected cedents, comprising the steps of:

- (a) evaluating an insurance portfolio of each of a plurality of cedents;
- (b) developing proposals to reinsure selected insurance portfolios of said selected cedents;
- (c) posting of said proposals on a server by said reinsurer such that said proposals are viewable through a computer network;
- (d) initializing on said server an available reinsurance capacity of said reinsurer to accept said proposals;
- (e) providing access through said computer network to said selected cedents to view said proposals;
- (f) enabling electronic submission by any one of said selected cedents of one of said proposals as an offer to cede a selected risk for acceptance by said reinsurer;
- (g) receiving said offer from said cedent by said reinsurer;
- (h) electronically accepting, by said reinsurer, said offer from said cedent;
- (i) electronically recalculating said available reinsurance capacity upon accepting said offer; and

- B4  
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- (j) electronically withdrawing from availability for submission as an offer to cede a selected risk any of said proposals whose acceptance would reduce said available reinsurance capacity, as recalculated, below a selected amount.
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b5 16. (Amended) A method for a reinsurer to sell reinsurance for a plurality of classes of insurance to a plurality of cedents, comprising the steps of:

- (a) developing, for each of said classes of insurance, a proposal to reinsure insurance portfolios of said cedents;
- (b) posting of said proposals on a server by said reinsurer such that selected ones of said proposals are viewable by selected ones of said cedents through a computer network;
- (c) initializing on said server an available cedent capacity for each of said cedents and an available per occurrence capacity for each of said proposals;
- (d) enabling electronic submission by any one of said cedents of one of said proposals to assume selected risks associated with said cedent as an offer to cede a selected risk for acceptance by said reinsurer;
- (e) electronically accepting by said reinsurer of said offer submitted by one of said selected cedents;
- (f) electronically recalculating said available cedent capacity of said cedent and said available per occurrence capacity of said proposal upon accepting said offer; and

(g) electronically withdrawing from availability for  
submission as an offer any of said proposals whose  
acceptance would reduce said available cedent capacity  
or said available per occurrence capacity, as  
recalculated, below a selected amount.

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 21. (Amended) A method for a risk carrier to assume monetary risks from a plurality of risk cedents, comprising the steps of:

- (a) posting, by said risk carrier, on a computer network, a plurality of proposals to assume selected risks of respective risk cedents such that said proposals are viewable through said computer network;
- (b) initializing on said computer network an available risk assumption capacity of said risk carrier associated with said proposals;
- (c) enabling electronic submission by any one of said cedents of one of said proposals associated therewith as an offer to cede a selected risk for acceptance by said risk carrier;
- (d) electronically accepting, by said risk carrier, said offer submitted by one of said risk cedents;
- (e) electronically recalculating said available risk assumption capacity upon accepting said offer; and
- (f) electronically withdrawing from availability for submission as an offer any of said proposals whose acceptance would reduce said available risk assumption capacity, as recalculated, below a selected amount, such that electronic submission of any of said

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*Be concluded*

proposals which have been withdrawn from availability  
is prevented.

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